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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/008,559	11/13/2001	Lynne M. Coventry	9602.00	6697
26889	7590	02/28/2003		
MICHAEL CHAN NCR CORPORATION 1700 SOUTH PATTERSON BLVD DAYTON, OH 45479-0001				EXAMINER ST CYR, DANIEL
				ART UNIT 2876
				PAPER NUMBER DATE MAILED: 02/28/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/008,855	WONG ET AL.
Examiner	Art Unit	
Daniel St.Cyr	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 13 December 2002.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-20 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-20 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____ .
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____ .
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

1. Receipt is acknowledged of the amendment filed 12/13/02 in which claim 12 was amended and claims 16-20 were added.

Drawings

2. The proposed drawing correction and/or the proposed substitute sheets of drawings, filed on 12/13/02 has been approved. A proper drawing correction or corrected drawings are required in reply to the Office action to avoid abandonment of the application. The correction to the drawings will not be held in abeyance.

Claim Objections

3. Claims 2-4, 6-8, 11, 13-15, and 17-20 are objected to because of the following informalities: line 1 "A" or "An" should be changed to --The--. Appropriate correction is required.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in-

- (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effect under this subsection of a national application published under section 122(b) only if the international application designating the United States was published under Article 21(2)(a) of such treaty in the English language; or
- (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that a patent shall not be deemed filed in the United States for the purposes of this subsection based on the filing of an international application filed under the treaty defined in section 351(a).

Art Unit: 2876

5. Claims 1, 4, 5, 8, 16, 17, are rejected under 35 U.S.C. 102(e) as being anticipated by Cohen et al, US Patent No. 6,464,135.

Re claims 1, 5, 16, and 17, Cohen et al disclose a method and system for assisting the visually impaired in performing financial transactions comprising: in user interface including a plurality of user interface elements (NEXT, PREVIOUS, SELECT); a navigation area having Braille encoding and physical navigation tactile guides, each tactile guide extending from the navigation area to one of the user interface elements so that a user can locate a user interface (see figure 1 and col. 3, line 4+).

Re claims 4, 8, wherein the encoding Braille serves as tactile marker associated with each guide indicating the user interface element to which the tactile guide extends.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 12 and 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cohen et al, The teachings of Cohen et al have been discussed above.

Cohen et al disclose that a host may be used to authenticate the PIN entry which indicates that the system is connected to network but fails to disclose or fairly suggest a plurality of self-service terminals.

However, it is notorious old and well known in the art for ATM network system to involve a plurality of self-service terminals. Therefore, it would have been obvious for an artisan

Art Unit: 2876

at the time the invention was made to employ a plurality a self-service terminals into the system of Cohen et al in order to provide services in different part of the world which would make the system more practical and more profitable. Therefore, it would have been an obvious extension as taught by Cohen et al.

8. Claims 2, 3, 6, 7, 9-11, 13, 14, 18-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Noyuki, JP Patent No. 361,150,065, in view of Cohen et al. The teachings of Cohen et al have been discussed above.

Naoyuki discloses an automatic teller machine for blind person comprising: a cash dispense 10; a bill validator 11; a slip issuer 12; a card reader 13; a printer 14; a keyboard 15; a display 16; a movable Braille 17, including a vibrating mechanism, for guiding the user; and a voice generator 45 for instructing the user (see the figures 1, 2, 4, and the English abstract).

Naoyuki fails to disclose or fairly suggests a navigation area having tactile guides therefrom for guiding the user.

Cohen et al, discussed above, meet these limitations.

In view of Cohen et al, it would have been obvious to modify the automated teller machine of Naoyuki to include a navigation area with tactile guides to facilitate the users' interactions with the ATM wherein each tactile guide could be integrally designed with the vibration mechanism so each tactile would vibrate to accurately guide the user to a specific interface. Such modification would improve the users' ability to interact with the ATM and would expedite each user's transactions. Therefore, it would have been an obvious extension as taught by Naoyuki.

Response to Arguments

9. Applicant's arguments with respect to claims 1-15 have been considered but are moot in view of the new ground(s) of rejection.

Additional Remarks

In response to the applicant' response to the Japanese reference, the examiner's position is as follows:

1. The English abstract was in the application and attached to the Japanese reference, the applicant should have received a copy of both the English abstract and the Japanese reference.
2. The undersigned attorney requested a translation of the Japanese reference, **NOT THE ENGLISH ABSTRACT.** AT the time of request, the examiner did not have a translation available.
3. The undersigned attorney contacted my supervisor to obtain an English abstract.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Fukatsu, US Patent No. 4,593,183, disclose an automatic transaction machine. Kubo et al, US Patent No. 4,761,542, disclose an automatic money receiving and paying method and apparatus.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel St.Cyr whose telephone number is 703-305-2656. The examiner can normally be reached on Mon-Fri.

Art Unit: 2876

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on 703-305-3503. The fax phone numbers for the organization where this application or proceeding is assigned are 703-308-7721 for regular communications and 703-308-7724 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-0956.

Daniel St.Cyr
Examiner
Art Unit 2876

DS
February 20, 2003

A handwritten signature in black ink, appearing to read "Daniel St.Cyr". The signature is written in a cursive style with a large, stylized 'D' at the beginning. It is enclosed within a roughly drawn oval shape.